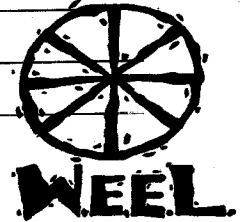


Exhibit No. 3Date 2-16-09Bill No. SB 414

To: Senate Health and Human Services
From: WEEL member Olivia Riutta – oriutta@gmail.com 406.465.5145
Date: February 16, 2009
Re: SB 414

Mr. Chairman and members of the committee, my name is Olivia Riutta and I am a WEEL member. WEEL is a statewide non-profit organization made up of people who are low-income and our supporters. I had the opportunity to work for WEEL for a handful of years and organize around the issue of health care reform. I can talk about all of the statistics of our broken health care system and the economic impact that has on our state, but instead, I would like to share with you a few stories of WEEL members whom I have know and worked with.

I worked with a single mother of two boys. Both of her children have a rare syndrome, and are the only two recorded cases in Montana. They need very regular health care. She actually works at a health clinic and while they offer employer sponsored coverage she cannot afford the premium. When she got the job at the clinic, she received a pay raise from her previous employer. She was afraid to take the position because of the raise and what that would do to her children's Medicaid eligibility. Her boys are no longer eligible for Medicaid, but are on CHIP. Without CHIP, she wouldn't be able to afford private health insurance and most private insurance will not even cover her children's pre-existing conditions.

I worked with another woman who also had two kids. She was married and her husband had a good job that also provided health care, but again the premiums were unaffordable for the family of four. Her children went without health insurance as did she. This family enjoyed living in Montana close to family and friends, but this past year they had to move out of state for better benefits and pay.

These are two women for whom the system is supposedly "working," but it clearly falls short. There are thousands of others for who are not offered employer sponsored health insurance. Beyond the rate of uninsured, our country has an estimated 25 million underinsured, people who are one illness or injury away from losing their home or falling into bankruptcy. We need to move beyond a debate about whether our health care system is broken, any economist or average Montanan can confirm this fact. Our state has the ability and the obligation to create an equitable health care system. Please support SB 414 so that the voter of Montana can move this issue forward.

Thanks you for allowing me to have my testimony read and submitted for the record.

Olivia Riutta
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